

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE

BULLETIN NO. 96-3

Issued this 1st day
of October, 1996

INSTRUCTIONS RELATIVE TO COMPLETING
THE REVISED MINNESOTA PROPERTY-CASUALTY
TRANSMITTAL FORM
(Supersedes Bulletin 89-8, Dated July 1989)

TO: All Property/Casualty Insurers Licensed in Minnesota

Updated Transmittal Form Required as of January 1, 1997. Effective January 1, 1997, all Property/Casualty insurers must use the attached revised transmittal form for filings submitted on or after that date. Each company must supply its own forms. You may either duplicate the attached copy or produce your own. However, if you produce your own, you must follow the *identical* wording and format.

Failure to attach this updated transmittal form after December 31, 1996, may result in your filing being returned unreviewed

Acknowledgment required. An officer of the company must sign and date this page in the space indicated below and return a copy to the Department of Commerce within 15 days of its receipt. You may return the acknowledgment by either mail or fax. If the company wishes to transmit its acknowledgment by fax, it should be directed to the Minnesota Department of Commerce, Policy Analysis, Property & Casualty Section, (612) 296-8591.

Receipt Acknowledged this _____ day of _____, 1996

Company: _____

Acknowledging Officer's Title: _____

Officer's Name: _____

Officer's Signature: _____

Instructions for completing form. For the most part, the transmittal form is self-explanatory. However, here are some things to keep in mind when making a filing:

1. *Consult Minnesota Statutes, Rules, and previous bulletins.* Refer carefully to the following before contacting the Department with questions: enclosed copy of Minnesota Rules, Chapter 2605 (Filing Fees; Insurance), as amended by Minnesota Statutes 60A.14, subd. 1, clause (c)(7), and Bulletin 95-2, previously sent to you, which concerns lines exempt from filing requirements.
2. *Complete items 1-11 only.* Do not make any entries in the "Department Use Only" section at the top of the form.
3. *Identify your filing by number.* Select your own "Company ID Filing No." for future reference purposes. A separate and distinct number should be assigned to each and every filing. We suggest that you keep your numbers simple and sequential, such as 96-1, 96-2, etc. Do not assign the same number, such as your federal tax ID number, universally to every filing.

Failure to assign a unique Company ID Filing No. may result in a delay of our review of your filing.

4. *Assemble your filing in order.* When assembling the filing, please make sure to do the following:
 - Place your *duplicate* transmittal forms on top of the filing letter and enclosures.
 - Attach your check(s) to the section indicated in the *upper left hand corner of the transmittal form*. Make your check(s) payable to "Minnesota Department of Commerce."
 - Send duplicates of *only* those forms, rates, and rules for which you want copies returned with the duplicate of your filing letter.
 - Enclose a self-addressed envelope that is large enough and with sufficient postage to return the material you want sent back. "Postage Paid By Addressee" envelopes work best.

Failure to follow these assembly steps may result in a delay of our review of your filing.

Materials in addition to your cover letter will not be returned if your envelope is not large enough to accommodate them.

5. ***Determine the correct kind of insurance.*** Under "Kinds of Insurance":

- Place a check mark by the caption that most closely identifies the insurance you are filing. If no caption fits, check the "Other" line and describe the coverage.
- Note that the following additional classifications are new: *motor vehicle service contract/reimbursement insurance, mechanical breakdown insurance, business owners, and aviation, other than air commerce.* Also, note that *credit involuntary unemployment insurance*, recently authorized under Minn. Stat. § 62B, may not be filed using this form; rather, it must be filed using a *life/health* transmittal form.
- Check the "More than One Kind" caption *only if all forms and/or manual pages can be used with two or more kinds of insurance.* Only one fee per company is then required.

6. ***Identical filings.*** Use the following procedures if you are making a filing for a group of companies, and the forms, rules, and/or rates are *identical* for each company:

- Submit individual transmittal forms (in duplicate) and fees for each company
- Attach filing letter in duplicate (one copy for return), listing the name of each company in the subject heading
- Send only one copy of material to be filed, unless you want copies returned for your files.

7. ***Withdrawal filings.*** Submit a transmittal form but do not include a filing fee if you are *withdrawing and not replacing* forms, rules and/or rates.

8. ***Rate change filings.*** Refer to Bulletin 86-6 dated 5-6-86, for required supporting data if you are making a rate change filing. Note that line 9, entitled "Overall Rate Increase (+)/Decrease(-)," is new.

9. ***Forms filings.*** Forms needing to be filed include policies, endorsements, jackets, cancellation and nonrenewal notices. For personal auto coverages, surcharge disclosure statements and applications must also be filed.

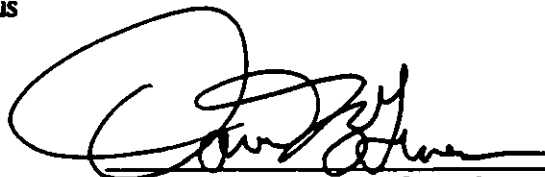
10. *Avoid getting your filing returned unreviewed.* Review your filing for completeness before sending it in.

Filings that must be returned due to improper completion of the transmittal form are not considered received, and no review is started until the deficiencies have been corrected and returned to us.

Some common reasons for returning filings based upon past experience are:

- Checks not made out for the *appropriate amount*.
 - *Duplicate* transmittal forms not sent in.
 - Cover letters sent *without* transmittal forms and check because change is minor (i.e. bureau deviation and changes to closed filings, such as amended effective dates, editorial changes, correction of printing errors, etc.). These require transmittal forms and fees (refer to Minnesota Rules Chapter 2605).
 - *More than one line* of insurance submitted under a single transmittal form (Different lines require separate transmittal forms submitted and fees paid for each line).
11. *Always identify your filing in correspondence* Show both Our Record Number and your Company ID Filing No. on any subsequent correspondence with us regarding your filing. Do NOT send additional transmittal forms and filings fees when corresponding on open filings
12. *Inquiries.* For further clarification of these rules, direct inquiries to the following contact person:

Robert Boyce
Minnesota Department of Commerce
Policy Analysis: Property & Casualty Section
133 East 7th Street
St. Paul, MN 55101
Bob.Boyce@state.mn.us



DAVID B. GRUENES
Commissioner of Commerce

Attachments: Minnesota Property-Casualty Transmittal Form (October 1996 edition), Relevant Minnesota Statutes listing, and Minnesota Rules, Chapter 2605

MINNESOTA RULES, CHAPTER 2605
as amended by Minn. Stat § 60A.14, subd 1, clause (c)(7)¹

DEPARTMENT OF COMMERCE
FILING FEES: INSURANCE

2605.0100 SCOPE OF AUTHORITY

Parts 2605.0100 to 2605.0500 apply to all licensed insurers and rate service, data service, or other organization that make insurance policy form or rate filings required by statute. They are adopted pursuant to authority granted under Minnesota Statutes, sections 45.023 and 60A.14, subdivision 1 paragraph (c), clause (14).²

2605. 0200 FILING FEES FOR CASUALTY AND PROPERTY INSURANCE

A \$50 filing fee³ applies to the following filing of rates, rules, policies, or endorsements relating to casualty or property insurance:

- A. Rates and rules pertaining to the same kind or line of insurance and submitted together are subject to a single filing fee.
- B. Policy forms and endorsements pertaining to the same kind of insurance and submitted together are subject to a single filing fee.
- C. Simultaneous identical filings by other insurers within a group of fleet of companies are subject to separate filing fees.
- D. Deviations from, including effective date change, or non-adoption of, rate service or data service organization filings are subject to filing fees.
- E. Policy forms, endorsements, and rate filings made by the Minnesota Automobile-Insurance Plan or the FAIR Plan are subject to filing fees.
- F. The following kinds of worker's compensation filings:
 - (1) schedule of rates;

¹ Reflects currently required fees.

² Now found under Minn. Stat § 60A.14, subd. 1., paragraph (c), [end]

³cf. Minn. Stat § 60A.14, subd. 1, clause (c)(7)

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- (2) rate deviation;
- (3) schedule rating plans;
- (4) dividend plans;
- (5) policy forms;
- (6) endorsements; and
- (7) retrospective rating plans.

2605.0400 PROVISIONS APPLICABLE TO ALL POLICY FORM AND RATE FILINGS.

The provisions in items A to G apply to all insurance policy form and rate filings required by statute:

- A. A multipurpose form which can be used with more than one kind of policy, is subject to one filing fee.
- B. Filings made to comply with law changes are subject to filing fees.
- C. Filings made solely to change a company name or officer signature, correct printing errors, or make editorial changes are subject to filing fees.
- D. Filings made for the sole purpose of withdrawing forms or rates are not subject to filing fees.
- E. Exhibits and supporting data are not subject to filing fees.
- F. Subsequent correspondence initiated by the Department of Commerce relating to a specific filing does not require a separate fee, nor does any amended rate or form resulting from the correspondence.
- G. Filing fees are not refundable.

2605.0500 EXAMPLES OF FEES PAYABLE

The following is a list of specific filing fees applicable to certain filings:

- A. A filing consisting of a policy form, an application, and four endorsements are subject to a filing fee of \$50.
- B. Rates and rules submitted together with the filing described in item A are subject to an additional \$50 filing fee, a total of \$100.
- C. A group of three companies submitting identical filings are subject to a \$50 filing fee for each company for a total of \$150.⁴
- D. A filing for nonadoption or only changing the effective date of a prior rate service organization filing are subject to a \$50 filing fee. If the same filing also includes three endorsements replacing those filed on their behalf by the rate service organization, the filing fee remains the same.

⁴ Applies to 1) forms-only or 2) rates and/or rules-only filings. Filings consisting of both forms and rates/rules are subject to a \$100 filing fee for each company, for a total of \$300.

RELEVANT MINNESOTA STATUTES

Please familiarize yourself with Minnesota requirements relating to the particular filing you are making, as set forth in the following statutes:

- § 60A.081 &
§ 360.59, Subd. 10 Aviation
- § 60A.351: Commercial Policies; Altered Rates
- § 60A.32 Crop Hail Insurance
- § 60A.35-.37: Commercial Cancellation and Nonrenewal
- § 60C.18: Guaranty Association Assessments; Recoupment
- § 65A: Fire and Related Insurance (Including Homeowners)
- § 65B: Automobile Insurance-Motorcycles, Recreational
 Vehicles, Mobile Homes
- § 65B.29: Motor Vehicle Service Contracts
- § 70A: Rate Regulation
- § 72A: Regulation of Trade Practices
- § 72C: Readability of Insurance Policies
 (Private Passenger Auto and Homeowners)
- § 79.56: Workers' Compensation Rate Filing Requirements

DEPARTMENT USE ONLYAccounting:

Record No. _____

Date _____

Analyst _____

Amt. Rec'd _____

Closed Date _____

Status _____

Suspense Date(s) _____

COMPLETE THE FOLLOWING (Must be typewritten):

1. Company Name _____
Group Name _____
2. Date of Cover Letter _____
3. NAIC Group No. _____
4. NAIC Company No. _____
5. Company ID Filing No.: _____
Failure to assign an ID No. may result in a delay of review.
6. Type of Filing (check one only):
 _____ Rates (3) _____ Rates & Rules (4) _____ Rates and/or Rules & Forms (5)
 _____ Rules (1) _____ Forms (2) _____ Withdrawal only (6) No fee
7. Proposed Effective Date _____
8. Filing Fee Enclosed \$ _____ .00
Make checks payable to:
Minnesota Commerce Department
Attach check at upper left corner.
9. Overall Rate Increase(+)/Decrease (-) _____ %
Complete this line only if your filing has a rates component
- ID. Kinds of Insurance (check one only):

Commercial

- _____ Motor Vehicle Service Contracts/Reimbursement Ins. (71)
 _____ Farm (07)
 _____ Crop Hail (24)
 _____ Credit Property (28)
 _____ Professional Liability (16)
 _____ Title (25)
 _____ Aviation, other than air commerce (73)
 _____ More than One Kind (17)

Rate Service Organizations Only

- _____ Commercial Auto (01)
 _____ Boiler & Machinery (03)
 _____ Crime (05)
 _____ Fire & Allied Lines (09)
 _____ General Liability (11)
 _____ Commercial Umbrella (23)
 _____ Bonds (13)
 _____ Commercial Marine (15)
 _____ Business Owners (75)
 _____ Other (19) _____

Personal

- _____ Personal Auto (02)
 _____ Motorcycle (20)
 _____ Mechanical Breakdown (72)
 _____ Dwelling Fire (04)
 _____ Homeowners (06)
 _____ Mobile Homeowners (22)
 _____ Combination Auto/Homeowners (26)
 _____ Recreational Vehicles (14)
 _____ Personal Marine (08)
 _____ Personal Umbrella (10)
 _____ More than One Kind (30)
 _____ Other (18) _____

Workers' Compensation

- _____ Workers' Compensation (70)
 _____ Excess Workers' Compensation (90)

11. Person making this filing:

Name _____
 Title _____
 Signature _____
 800/Collect Phone No. (_____) _____
 Fax No. (_____) _____
 E-mail address _____